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September 1, 2005

Mail Stop Express Abandonment
 Commissioner for Patents
 P.O. Box 1450
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Re: U.S. Patent Appl. Serial No. 10/816,066 entitled
**"SYSTEM AND METHOD FOR ASSISTING A BANK IN MEETING
 THE BANK'S INVESTMENT TEST REQUIREMENT UNDER
 THE COMMUNITY REINVESTMENT ACT"**
Atty. Docket No. 061341-5001

Dear Sir:

Attached for filing in connection with the above-referenced patent application is a Petition For Express Abandonment To Avoid Publication Under 37 CFR 1.138(c).

The Commissioner is hereby authorized to charge any fees required, or credit any overpayment, in connection with this filing to Deposit Account No. 50-0310. A duplicate of this authorization is enclosed.

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Application Number	10/816,006
Filing Date	04/01/2004
First Named Inventor	Daniel A. Borten
Art Unit	3624
Examiner Name	Not yet known
Attorney Docket Number	061341-5001

Petition for Express Abandonment to Avoid Publication under 37 CFR 1.138(c)

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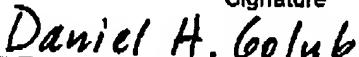
I am the: applicant.

assignee of record of the entire interest. See 37 CFR 3.71.
Statement under 37 CFR 3.73(b) is enclosed. (Form PTO/SB/96)

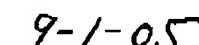
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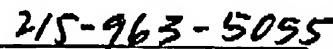
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This collection of information is required by 37 CFR 1.138(c). The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Mall Stop Express Abandonment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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attorney or agent of record. Registration Number 33,701

Signature

Daniel H. Golub
Typed or printed name

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